

BENEFITS INFORMATION FOR NEW EMPLOYEES

Employee Name:

Date of Appointment:

Congratulations and welcome to the Department of the Navy civilian workforce.

If your appointment is career, career conditional or term, you are entitled to the benefits described in this letter, however, there are specific time frames that must be met in order to receive these benefits. Please ensure that you read through this information carefully as your continued eligibility for these benefits may be impacted. As you read further, you will find that we have provided the highlights of the benefits listed and the web sites for you to visit to obtain additional information.

If you are transferring to a position serviced by the Human Resources Service Center Southwest (HRSCSW) from another Navy activity or from another Federal Agency, be sure to read the information provided in this bulletin that especially applies to you.

If your appointment is limited to one year or less (Temporary appointment), you are not eligible for Life Insurance (FEGLI) or to contribute to the Federal employees retirement system or the Thrift Savings Plan (TSP). However, you may be eligible for health benefits (FEHB) when you have completed one year of current continuous employment, excluding any break in service of 5 days or less. Read the sections below very carefully for additional information that may apply to you if you are a Temporary employee.

ACCESSING BENEFITS INFORMATION AND MAKING TRANSACTIONS (By computer or phone)

In order to make your benefits elections, you **must** use either the Employee Benefits Information System (EBIS) web site on the Internet at www.civilianbenefits.hroc.navy.mil or the Benefits Line by dialing 1-888-320-2917 on a touch-tone telephone. Due to the implementation of these automated services, hard copy election forms are no longer used for employee benefits elections. See the paragraphs below for an explanation of the EBIS and the Benefits Line systems.

EMPLOYEE BENEFITS INFORMATION SYSTEM (EBIS)

The EBIS is a web-based application that allows you to access general and personal benefits information and conduct electronic transactions using a desktop computer 24 hours a day/ 7 days a week. You make your own transactions through the Internet and maintain control over your own personal business. You will use EBIS for most of your benefits needs. The enclosed brochure gives more information on what changes you can and cannot make on line.

You are encouraged to access the EBIS web site immediately to get additional general information regarding your benefit and entitlement options. **Approximately 10 calendar days after you begin work you will be able to make your own personal benefit and entitlement transactions via the EBIS site.** EBIS is accessed by using any desktop computer that has an Internet connection and a browser. Such Internet-accessible computers are available at many work sites, Human Resources Office (HRO) Self-service Centers, libraries or commercial printing shops such as Kinkos. The Internet address for EBIS is www.civilianbenefits.hroc.navy.mil.

On your first visit, the EBIS system will require you to establish a user account. You will need to create both a password and a Personal Identification Number (PIN) in the system. Once you reach the EBIS web site:

- Click on "EBIS/Change Benefits" on the tool bar at the top of the screen
- Read the "Warning Notice" that appears, and then click on "Continue"
- When the EBIS Point of Entry (POE) Log-on page comes up, click on "Set Password"
- You will then be connected to the "Create or Reestablish Password Screen"

The system will prompt you to provide your Social Security Number (SSN), Date of Birth (MMDDYYYY), Service Computation Date for Leave, Civilian Pay Plan, Grade, and Step in Grade. If you do not already know all of this information, you can obtain the required information from your Notification of Personnel Action (SF 50) that you will receive after your initial entrance on duty, or from your Leave and Earning Statement (LES). (For employees working under Demonstration Projects [DEMO], be sure you use your DEMO civilian pay plan, i.e., DA, DG, DP, DT, ND, NT, etc. Also, you cannot use a Roman numeral for your grade. Therefore, if your DEMO grade is II, your grade for the purposes of your EBIS user account **would be 02**. If you are in the SPAWAR DEMO, your step is most likely 00; if you are in the China Lake or other DEMO

projects, check your LES or SF-50 or contact your local Human Resources Office (HRO) to find out what your correct step is.)

When you enter the required information, the system verifies it against the Civilian Personnel Database to determine if you are an authorized user. Once your identity is verified, the next screen assists you in setting up your password. Your password must be at least 8 characters but not more than 10 characters in length and cannot be the same as your social security number. The password must contain a combination of at least 3 of the following 4 character types: uppercase letter (A-Z), lowercase letters (a-z), numerals (0-9), or non-alphanumeric "special characters" (i.e., @, #, !, %).

You will also need to establish a Personnel Identification Number (PIN). After you have established your password and you arrive at the EBIS Home Page, click on "PIN" on the tool bar at the top of the screen, and follow the instructions for establishing a 6-digit PIN. If you have difficulty accessing EBIS, contact the Benefits Division at 1-888-320-2917 for assistance.

THE BENEFITS LINE

The Benefits Line is the touch-tone telephone version of EBIS. You can conduct the same types of benefits transactions via the Benefits Line using your touch-tone telephone that you can make via EBIS by using a computer. By using the Benefits Line, you may obtain basic employee benefits information; enroll in or change your TSP, FEHB or FEGLI; obtain an automated retirement annuity estimate; and/or obtain benefits brochures.

To access the Benefits Line, call toll-free **1-888-320-2917** from a touch-tone telephone. Follow the instructions to enter the system using your SSN and your PIN. The PIN for the Benefits Line is the same PIN you use for EBIS. If you do not already have an EBIS PIN, you may set up a new PIN by following the instructions on the Benefits Line. Once you access the system, you can select a program area.

All EBIS and Benefits Line transactions process overnight. You can verify your transactions the next day on EBIS or the Benefits Line. Also, you should check your Leave and Earning Statement after the effective date of your EBIS/BENEFITS LINE transaction to ensure that your benefits deductions reflect the changes you made.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

If you are a career, career-conditional or term employee, you can elect to be covered by the FEHB within 60 days of eligibility (usually beginning with your initial appointment). There is no automatic FEHB coverage. There are no pre-existing condition exclusions for FEHB coverage. The Government contributes toward the total cost of your premium, however, their contribution cannot exceed 75% of a plan's total premium.

If you are a transferring to a position serviced by the HRSC-SW from another Federal agency, or from one Navy activity to another Navy activity, your health benefits will automatically transfer to your new payroll office. If you are remaining under the same payroll office, there should be no change, and your health benefit premiums will continue to be deducted as they were prior to your transfer. If you are transferring to a location that is outside the servicing area of the Health Maintenance Organization (HMO) in which you may be enrolled and you wish to continue your FEHB health insurance, you must elect a new FEHB health plan that provides services in your new location. Employees moving outside the servicing area of an HMO are entitled to very limited benefits and their coverage may be cancelled by the health carrier without prior notice.

If you are a new temporary employee, you are not immediately eligible to enroll in a health plan if your appointment is only for one year. However, if your appointment is renewed at the end of that first year, you are eligible to enroll in a health plan at that time. The one-year requirement for eligibility may be met at the end of a one-year appointment in a single agency, or it may be based on a series of shorter appointments served in one or more agencies, as long as you have not had a break in service of more than 5 days. Please note that you must pay both the employee and the Government shares of the premium.

Numerous health plans, both Fee-for-Service (FFS) and Health Maintenance Organizations (HMO), participate in FEHB. To view the different plans available in your area and compare benefits and costs, please access the OPM web site at www.opm.gov/insure/health/index.htm. Click on "Download a FEHB Guide" and use the links to get the latest PDF version of the FEHB Plan Guide for Federal Civilian Employees. Temporary employees should look for the special plan guide that provides details of the FEHB provisions specifically for your type of appointment.

Individual health plan brochures are also available through the OPM web site or by calling the health carrier directly. It is important that you read the individual plan brochures carefully prior to making an election since the various plans differ in the services provided. Please note that you will not be able to change your coverage until the next annual open

season (or if some other qualifying life event occurs), even if you do not like the plan or a personal physician you use is not affiliated with the plan you have chosen.

Also, be advised that unless dental benefits are specifically included in the individual plan brochure (approved by OPM), they are not considered federal employee benefits. Any problems with supplemental dental insurance available through your health plan at an additional fee must be addressed directly with your dental insurance plan or your health plan provider.

FEHB elections are effective the beginning of the next pay period after you submit your transaction through EBIS or the Benefits Line. Be sure to print a copy of your confirmation screen after making a transaction in EBIS. In order to confirm that your election was processed, you may check the EBIS web site after 24-hours has passed, or your Leave and Earning Statement after the effective date of your election. In addition, after the effective date of your FEHB election, you may request a faxed copy of your FEHB election form through the Benefits Line. If you need to see a physician prior to receiving your enrollment cards from your Health Plan, you may contact the Benefits Division at 1-888-320-2917 for assistance.

Premium Conversion

Your health insurance premium deduction is tax-free. This is called premium conversion. Premium conversion allows you to allot a portion of your pay to your employer, who will, in turn, use that amount to pay your contribution for FEHB coverage. This allotment is made on a pre-tax basis, which means that the money is not subject to Federal income, Medicare, or Social Security taxes and will be reflected on your Leave and Earnings Statement (LES). The allotment reduces your taxable income, so less tax is withheld. Premiums are not affected; however paying health insurance premiums pre-tax will make FEHB coverage more affordable for you. Premium conversion is automatic unless you waive it at the same time you make your health insurance election.

Because premium conversion is administered under Internal Revenue Service (IRS) laws and regulations, certain restrictions apply in terms of canceling your insurance or reducing self and family coverage to a self-only plan.

For more information on premium conversion and/or to obtain the form to waive premium conversion, please access the Department of Navy (DON) web site at www.donhr.navy.mil/hrsc/southwest/localnews/code40/benefits_main_page.htm. Click on “Federal Employees Health Benefits (FEHB) Pre-Tax Deductions (Premium Conversion).”

FEHB Open Season

Each year you will have the opportunity to enroll in FEHB, change plans or change options during an open season. The annual open season for enrollment changes is held from the Monday of the second full workweek in November through the Monday of the second full workweek in December. The specific dates of the open season are announced in the “Remarks” section of your Leave and Earnings Statement (LES), on the EBIS and OPM web sites and through your servicing Human Resources Office (HRO). You must use EBIS or the Benefits Line to make your open season elections.

Be aware that during open season, you may also waive or elect premium conversion. However, you may not make this type of transaction through EBIS or the Benefits Line. You are directed to the DONHR web site listed above for additional information regarding premium conversion options.

FEHB Non-Open Season Elections

There are various qualifying life events such as marriage, divorce, birth of a child, etc. that allow changes to FEHB and your premium conversion election throughout the year and outside of the annual open season. **These changes must be made within 60 days of the event.** Information regarding qualifying life events may be found on the EBIS web site and at the DONHR web site listed above pertaining to premium conversion. Please read this information carefully as many restrictions apply to non-open season elections.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

A new employee and his/her spouse have 60 days from becoming eligible to apply for coverage under FLTCIP with abbreviated underwriting. This 60-day opportunity also applies when an employee is for the first time entering a position that conveys eligibility for FLTCIP, and when an employee returns to service after a break in service of 180 days or more.

For additional information about FLTCIP, you may contact the Long Term Care Partners at info@lhcpartners.com or call 1-800-LTC-FEDS (1-800-582-3337). Beginning July 1, 2002, the hours to reach a certified long term care insurance consultant at the toll-free number will be 8:00AM to midnight, 7 days a week, Eastern time. The voice response system is available 24 hours, 7 days a week.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

FEGLI consists of automatic Basic life insurance coverage and three Options. Shortly after you enter on duty, you must decide if you want to continue Basic life and, if you do, you must decide if you want to carry any of the three options.

Pre-existing physical conditions will not prevent you from electing FEGLI coverage when given the initial opportunity to elect (usually when you are first appointed). Information pertaining to life insurance, including FEGLI booklet RI 76-21 that contains information about calculating coverage and the cost of life insurance, may be found on the EBIS web site at www.civilianbenefits.hroc.navy.mil.

All permanent full-time and term employees (excluding Intermittent) are automatically covered by the Basic Life Insurance on the first day you enter in a pay and duty status **unless you waive this coverage before the end of your first pay period**.

In addition, **you have 31 days from the day you begin work** to elect from three forms of Optional insurance: Option A (Standard), Option B (Additional) and Option C (Family). Unlike Basic, enrollment in Optional insurance is not automatic – you must elect the options you want through EBIS or the Benefits Line. Optional insurance is effective the date the EBIS or the Benefits Line transaction is made provided you are in a pay and duty status. If you waive Basic insurance, you may not elect any of the options. Furthermore, if you do not make an election within the specified time limit, you are considered to have waived optional insurance.

If you only want Basic life insurance, you do not need to do anything. You automatically will be charged premiums for each pay period you are covered by the Basic insurance.

If you do not want the automatic Basic life insurance and any Optional insurance, you must elect to waive (cancel) coverage. You must make your election to waive life insurance through EBIS or the Benefits Line. If you encounter any problems in attempting to electronically cancel your insurance within your first pay period, contact the HRSCSW Benefits Division for assistance. You may call the Benefits Line at 1-888-320-2917 to speak to a Benefits staff member; send an email message to the Benefits Division at benefits@sw.hroc.navy.mil; or fax a message to (619) 615-5548. In your message, you should provide any identifying information that would allow the Benefits Division staff to retrieve your record from the personnel database. Also, include a telephone number where you can be reached during working hours and clearly state what assistance you need.

You may waive all or any portion of your life insurance coverage at any time. However, if you waive life insurance coverage, you must wait one full year from the date of the waiver (cancellation) before you can reenroll. Furthermore, in order to reenroll, you will have to provide medical documentation of your insurability obtained at your own expense through your own personal health care provider. Waivers of life insurance (other than those that are made before the end of your first pay period) will be effective at the end of the last day of the pay period in which your transaction is processed in EBIS or the Benefits Line.

If you are transferring from another federal agency to Navy, or from one Navy activity to another, you are ineligible to make a new election, and your life insurance coverage and premiums will transfer automatically to your new payroll office.

RETIREMENT PROGRAMS

There are three different retirement systems in the Federal Government: the Civil Service Retirement System (CSRS), the CSRS Offset system, and the Federal Employees Retirement System (FERS). Your retirement system coverage depends on whether you have previously worked as a Federal civilian employee and, if so, when and how long the service was. Generally, newly hired Federal civilian employees are covered by FERS. To determine your retirement coverage, refer to your latest Standard Form 50, Notification of Personnel Action or your latest Leave and Earnings Statement (LES). The same percentage, 7% of your basic pay, is currently withheld for retirement regardless of which system you are assigned. However, the percentage may be distributed between different accounts as described below.

CSRS. Generally, if you were hired before 1984 and have had continuous Federal civilian service or if you were covered by CSRS, separated and rehire within 1 year, you are covered by full CSRS unless you elected to be covered by FERS. The full 7% of your basic pay is deposited to your CSRS account – there are no contributions to Social Security.

CSRS Offset. Generally, if you are rehired after more than 1 year's separation and had at least 5 years of civilian service by the end of 1986, you will be covered by CSRS Offset. The system is called "offset" because Social Security deductions are required in addition to retirement system withholdings; the CSRS deductions and benefits are offset by Social Security deductions and benefits. **If you are a rehired CSRS or CSRS Offset employee, you will have a six-month window from your date of rehire to elect FERS coverage if you desire.** For additional information about this option, please call the Benefits Line at 1-888-320-2917.

FERS. FERS is a three-tiered retirement plan consisting of a basic benefit annuity, Social Security and the Thrift Savings Plan (TSP). Under FERS, full Social Security and a small contribution to the Basic Benefit Plan is withheld from your salary. In addition, a Government contribution equal to 1% of your salary is deposited to your TSP account after meeting the required waiting period for TSP agency contributions. If you are a rehired FERS employee who took a refund of retirement contributions, please be advised that refunded FERS service is not creditable for retirement purposes. If you are uncertain if you have refunded service, you can contact the Office of Personnel Management (OPM) at the (724) 794-2005.

If you would like to know more about the benefits of your retirement plan, please go to the EBIS web site and click on "Publications."

THRIFT SAVINGS PLAN (TSP)

The TSP is a tax-deferred retirement savings and investment plan that offers you the same type of savings and tax benefits that many private corporations offer under 401(k) plans. The contributions that you make to your TSP account are voluntary and are separate from contributions to your FERS or CSRS basic annuity. The retirement income that you receive from your TSP account will depend on how much you (and your agency, if you are a FERS employee) have contributed to your account during your working years and the earnings on these contributions. Employees covered by FERS and CSRS can contribute to the TSP, but the participation rules are different.

FERS employees receive an automatic 1% agency contribution, may contribute up to **13%** of their salary and receive matching government contributions; CSRS employees can contribute up to **8%** of their salary but receive no matching contributions. These contribution limits are in effect as of the date of this informational bulletin. However, the percentage limits will increase by one percent in January of each year until January 2006, at which time they will be limited only by the Social Security Administration's laws.

For more information pertaining to the TSP and the available investment choices, go to the EBIS web site at www.civilianbenefits.hroc.navy.mil and click on "Publications Archive." The TSP booklet, Summary of the Thrift Savings Plan for Federal Employees, is available at this site.

You have 60 days from the effective date of your appointment to elect to begin making personal contributions to the TSP. However, for FERS employees, there is a required waiting period before agency TSP contributions will begin. The waiting period is from 6 months to 1 year, depending on hire date. **Rehired CSRS and CSRS Offset employees electing FERS have 31 days to elect TSP.** To start contributing, make your election through the EBIS web site or via the Benefits Line on your touch-tone telephone. Your TSP election is effective the first day of the pay period following the date you make the EBIS or the Benefits Line transaction.

If you are transferring to a position serviced by the HRSC-SW from either another Federal agency or from one Navy activity to another Navy activity, your TSP deductions will automatically transfer to the new payroll office.

However, if you have an outstanding TSP Loan, you will need to notify the Staffing Office at HRSC-SW of your loan, and provide them a loan number. If you have a loan and have been in a LWOP status, you should notify the HRSC-SW Benefits office, and they will notify The Thrift Board via a TSP-41 of your Loan. If you do not change payroll offices in the transfer, your loan payments should continue automatically.

TSP Open Season

If you do not make a contribution election within this 60-day period after entering on duty, you must wait until a TSP open season to make a contribution election. There are two TSP open seasons each year (15 April – 30 June and 15 October – 31 December). You can elect to begin to contribute to TSP or make changes to future contributions during this time. Open seasons are announced in the remarks section of your LES, on the EBIS web site, and through your servicing HRO.

“Rollover” Option

If you have money currently in a qualified retirement plan or a conduit Individual Retirement Arrangement (IRA), you may be eligible to transfer this money directly into your TSP account. The money that you are rolling over must be considered an "eligible rollover distribution". If you are considering a rollover, you should check with the administrator of the plan from which you wish to transfer the money to ensure that the funds are eligible for rollover. In order to rollover this money, you must complete a **TSP-60** (Request for Rollover into the TSP) and submit it directly to TSP at the address found on the form. You can find this form on the EBIS web site by clicking on "Forms/Information Archive." **Do not submit a TSP-60 to the Benefits Division as that office cannot process your rollover request.** Additional information on this kind of transfer can be found in the "Summary of the Thrift Savings Plan for Federal Employees" booklet available on the EBIS web site by clicking on "Publications Archive."

Contribution Allocations

Your contributions will automatically be invested in the G fund unless you make other specific funds allocations. There are five TSP investment funds into which you may allocate your contributions (G, F, C, I, and S). Please note that although you can make your initial contribution election through EBIS, you do not allocate those contributions to the different funds through EBIS. To direct the investment of the contributions made to your TSP account each pay period, you must request a contribution allocation through the TSP Board located in New Orleans, LA. After the TSP record keeper at the National Finance Center (NFC) notifies you that your account has been established, you may request a contribution allocation from them at any time.

You may make contribution allocations on line on the TSP web site at www.tsp.gov/account/index.html, or by calling the ThriftLine at (504) 255-8777. If you use the TSP web site or the ThriftLine, you will need your social security number and a 4-digit PIN provided to you by the TSP to complete the transaction.

Alternatively, you may make contribution allocations by submitting form **TSP-50** (Investment Allocation) directly to the Thrift Savings Board at the address found on that form. **DO NOT SUBMIT A TSP-50 TO THE BENEFITS DIVISION as this office cannot process your request for contribution allocations.** If you choose to submit a hard copy form **TSP-50**, be aware that only an original form will be accepted by TSP. They cannot process faxed or copied forms. A blank original **TSP-50** can be obtained from your servicing Human Resources Office or the HRSC-SW Benefits Division.

POST-1956 MILITARY SERVICE DEPOSITS

If you served on active duty with the military on or after 1 Jan 57, this section applies to you. You may receive credit for your active duty service towards your civilian retirement if a deposit for the service is paid to the applicable civilian retirement system, CSRS or FERS, as outlined below. (If you are in receipt of a Military pension, it is recommended that you contact the Benefits Division for information about exceptions and exclusions.)

Military service prior to 1 Jan 57 was not subject to Social Security and is therefore fully creditable towards retirement eligibility and annuity computation without payment of a deposit. However, effective 1 Jan 57, salary for military service became subject to withholdings for eventual benefits from Social Security (consequently the term "Post-56"). Therefore, in order to receive credit for the service for civilian retirement purposes, a deposit must be made to CSRS or FERS, as applicable. Interest, at the Department of Treasury market interest rate, is charged on the unpaid deposit if it is not completed within 2 years after the date you first became employed as a civilian. However, since interest is added at the

end of the year in which it begins, if the deposit is paid within 3 years after you are hired, no interest will be charged.

FERS. If you are covered by FERS, you will receive retirement credit for military service ONLY if a deposit for military service is made. The deposit is generally 3% of the basic military pay received for the post-56 military service period, plus interest if applicable.

CSRS or CSRS Offset. If you were first employed by CSRS **on or after 1 Oct 82**, you will receive retirement credit for post-56 military service **only** if a deposit for the military service is made. The deposit is 7% of the basic military pay received for the post-56 military service period, plus interest if applicable.

If you were first employed under CSRS **before 1 Oct 82**, you will have the option of either (1) making the 7% deposit for the service, or (2) receiving service credit but having your annuity recomputed at age 62 to eliminate post-56 military service **if**, at age 62, you are eligible for Social Security. If you do not currently have enough credits (quarters) to be eligible for Social Security benefits **and** will not have enough credits by age 62, there is no advantage to making a deposit for the post-56 military service.

UNPAID COMPENSATION

In the event of your death, your survivors would be entitled to any unpaid compensation you may have earned. Unpaid compensation includes any salary that you have earned, but not yet received, and a lump sum payment for any unused annual leave that you had accrued. Your survivors do not receive any compensation for unused sick leave that you may have earned.

DESIGNATION OF BENEFICIARY FORMS

You can designate how Retirement, TSP, Unpaid Compensation and/or FEGLI benefits are paid by completing a Designation of Beneficiary form as indicated on the table below, and submitting the forms to the appropriate office.

Filing designation of beneficiary forms will ensure that benefits are paid to the individual(s) of your choice. If a designation is not on file in your Official Personnel Folder (OPF), the designated benefits are automatically paid in the following order:

1. To the widow or widower;
2. If none of the above, to the child or children, with the share of any deceased child distributed among the descendants of that child;
3. If none of the above, to the parents in equal shares or the entire amount to the surviving parent;
4. If none of the above, to the executor or administrator of the estate;
5. If none of the above, to other next of kin who are entitled under the laws of the domicile of the insured at the date of death.

Designations of beneficiaries should be updated whenever there is a change in personal circumstances such as marriage, birth of a child, divorce, death, etc.

Designations of beneficiaries cannot be made electronically through EBIS or the Benefits Line. However, blank designation of beneficiary forms may be obtained on the EBIS web site at www.civilianbenefits.hroc.navy.mil. Click on "Forms/Information Archives," find the form you want and print out a blank copy. Return properly completed forms as shown below:

<u>PROGRAM</u>	<u>FORM NUMBER</u>	<u>SEND TO:</u>
CSRS Retirement	SF-2808	Office of Personnel Management (OPM), Boyers PA (address is on the form)
FERS Retirement	SF-3102	Benefits Division, HRSCSW, San Diego CA
Thrift Savings Plan	TSP-3	Thrift Savings Plan Service Office, New Orleans LA (address is on the form)
Unpaid Compensation	SF-1152	Benefits Division, HRSCSW, San Diego CA
Life Insurance	SF-2823	Benefits Division, HRSCSW, San Diego CA

Please ensure that you obtain witness signatures prior to mailing the forms. Your personal acquaintances can best serve as witnesses should the designation be contested in a court of law.

LEAVE

The attached handout describes how to read the benefits and pay information on your biweekly LES. It is important to verify your benefits elections and pay on your LES and notify the HRSC Southwest of any problem as soon as you notice it. An error in pay and deductions may result in a debt to the government for which you must repay. Additionally, the LES prints announcements of pay and benefit changes, open seasons, etc. in the "Remarks" section. This may be the only notice you receive concerning these changes.

WEBSITES FOR DON EMPLOYEES

TOPIC

ADDRESS

HIGHLIGHTS

BENEFITS

Navy Benefits Page	www.civilianbenefits.hroc.navy.mil	Access EBIS; general benefits info; links to Forms and publications
Health Insurance	www.opm.gov/insure/health	Health carries cost, coverage And comparisons
Life Insurance	www.opm.gov/calculator/index.htm	Insurance costs and calculations
Retirement	www.opm.gov/retire	CSRS and FERS retirement benefits
Retirement Calculations	www.seniors.gov/fedcalc.html	CSRS and FERS calculations
Social Security	www.ssa.gov/retire	Social security benefits planner
Thrift Savings Plan	www.tsp.gov	TSP info and benefits

LEAVE AND PAY

Annual and Sick Leave	www.opm.gov/oca/leave	Info on leave benefits
Leave and Earnings	www.dfas.mil/emss	Leave statement, change tax withholding, direct deposit

JOB SEARCHES

Job Vacancies	www.donhr.navy.mil www.federaltimes.com/ www.usajobs.opm.gov	DON Job Vacancies Federal vacancies overseas OPM job listings
Resume Builder	www.donhr.navy.mil/jobopportunities/resume_builder_info.htm www.cnrsw.navy.mil	Resume builder

MISCELLANEOUS

HRSC SW Local News	www.donhr.navy.mil/hrsc/southwest/localnews	Employee guides and links to other sites
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QUESTIONS

For pay and Standard Form 50 issues

**HRSC-SW
CUSTOMER SERVICE DEPARTMENT
TOLL FREE: 1-800-831-0622**

For Benefits

**HRSC-SW
BENEFITS AND PERFORMANCE DIVISION
TOLL-FREE: 1-888-320-2917
EMAIL: benefits@sw.hroc.navy.mil**